the centinel

Quarterly Journal of the
Central States Numismatic Society

CENTRAL STATES NUMISMATIC SOCIETY

Volume 31, Number 3
Fall, 1983

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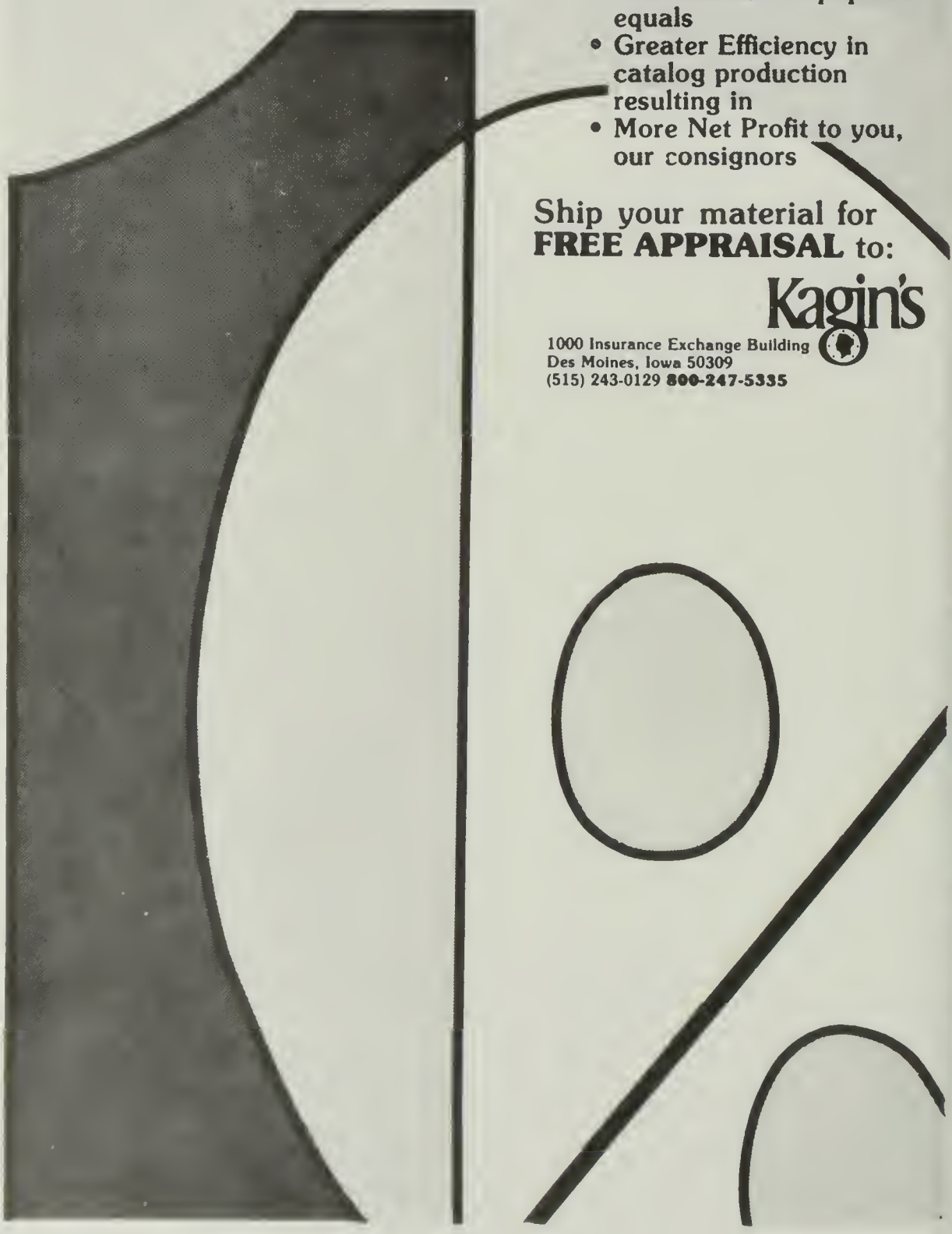

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VOL. 31, NO. 3 FALL, 1983

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Address all correspondence regarding **The Centinel** to the Editor, except changes of address, which should be directed to the Secretary-Treasurer.

A MESSAGE FROM THE

SECRETARY

So, here we are again — the Summer and its heat are past and it's time to get back in the swing of a busy Fall schedule. It used to be that way — the Summer was a slow time for numismatics — but that really isn't true any more. If you'll check the listings of coin shows in the publications, you'll find a show in any particular area almost every weekend.

The activity does pick up, though, as the weather cools down. Now is the time to buckle down and make your coin club an attractive place to go to. Remember, CSNS is here to help you in any way we can.

Your Board of Governors will be holding its interim meeting in Minneapolis in conjunction with the annual M. O. O. N. Show. This event is scheduled for the last weekend in October.

Any member club who has a Fall show is reminded that the Board welcomes a chance to hold this meeting at your show. Let me know if you are interested and we'll try to work out the details.

I want to thank all the members who were so prompt in replying to the dues notices. It helps to get this chore finished quickly. However, I will remind you again, there are two ways to avoid receiving these statements. Dues are always payable at Convention time and we try to see that some member of the Board is at the CSNS table at all times to handle this for you.

Of course, the easier way is to order your Life Membership Card. The fee is still just $100, and if you are already a member, just send me a check for that amount and I will have your permanent card to you, probably within a week.

— Marjorie M. Owen
Secretary-Treasurer

CSNS Host Club Sets Future Show Dates

The Milwaukee Numismatic Society, which will celebrate its 50th anniversary in 1984 by hosting the annual Central States Numismatic Society Convention, has announced its own local show schedule through 1988.

The Milwaukee Numismatic Society has set the following dates for its annual Fall coin show at the MECCA Convention Center, located at 4th and Kilbourn Streets:

1984: September 28 - 29 - 30
1985: September 27 - 28 - 29
1986: October 3 - 4 - 5
1987: October 16 - 17 - 18
1988: September 30 - October 1 - 2

PRESIDENTIAL COMMENTARY

There's some important business to take eare of in this issue of **The Centinel.** The time for our eleetion of offieers is fast approaehing and as President it's my responsibility to issue a **call for nominations.** At our next eonvention in Milwaukee, we'll be installing a President, First and Seeond Viee - Presidents, Seeretary - Treasurer and thriteen members of the Board of Governors.

Any individual or elub member of CSNS in good standing may nominate any other member in good standing to serve on the Board or hold any of the other offieer's positions. The only restrietions are that nominees must reside in the Central States region and nominees for the Presideney are required to be past or present Board members.

The Central States Numismatie Soeiety is **your** organization and this is a good opportunity to partieipate. If you know a member who you feel would be a solid addition to the Board, it is your right to submit a nomination.

We've been fortunate in CSNS in having many able and dedieated people serve on the Board over the years, but the only way we ean eontinue that tradition is by having solid, thoughtful member participation in the nominating proeess.

The Board meets twiee each year — once at our annual Spring eonvention and again in another city in the region in conjunetion with a loeal coin show. Board members and officers are expeeted to be able to attend both of these weekend functions.

Your nomination should be in writing to the Seeretary-Treasurer, Marjorie Owen, P. O. Box 65336, West Des Moines, Iowa 50265.

The last issue of **The Centinel** annouueed a ehange in our 1986 eonvention site from Milwaukee to Kansas City. Along with the ehange in sites eomes a ehange in dates. We'll now be conveening April 2 - 5, rather than the later April dates which had been scheduled for Milwaukee. Our 1984 date in Milwaukee remains unchanged, as we'll be in the Badger State to join the host elub, the Milwaukee Numismatie Soeiety, in eelebrating its 50th anniversary.

I'm proud to be a past President of the Milwaukee Numismatic Soeiety, so our eonvention next year will have a speeial, personal meaning for me.

We'll have hotel reservation eards for the Milwaukee eonvention ineluded in the Winter **Centinel,** so please wateh for them and make your hotel reservations early. Show Chairman A. P. "Del" Bertsehy has made arrangements for speeial rates at a number of different hotels near the MECCA Convention Center site where we'll be meeting, so the members will be able to ehoose from various price ranges.

— Kurt R. Krueger
President

The Indian Head Cent, minted from 1859-1909, was designed by James B. Longaere.

Coin Series Celebrates 75 Years of Scouting

The British Royal Mint has been authorized by The World Scout Movement to strike gold and silver coins in both proof and uncirculated condition, on behalf of 12 nations in celebration of the 75th Anniversary of the Scout Movement and the 125th Anniversary of the birth of its founder, Lord Robert Baden-Powell. At this time the coins of five countries commemorating the "Year of the Scout" (1982-1983) are available to North American collectors: Ascension Island, East Caribbean States, St. Helena, Trista da Cunha, and Turkey. The coins of Liberia, the sixth in the first set, are currently in the final stages of design. Design details of the other coins are still being finalized. The legal tender coins are subject to very low issue limits, namely 2,000 in both gold proof and gold uncirculated and 10,000 in both silver proof and silver uncirculated.

Two from the series of coins celebrating "The Year of the Scout" (1982-1983) struck by the British Royal Mint. The reverse design for Tristan da Cunha (left) and Turkey right).

The Scout Movement began in 1907 when Robert Baden-Powell, a British army officer close to retirement, tested some of his ideas for training young people for responsible citizenship at an experimental camp at Brownsea Island, on England's south coast. At the camp there were 20 boys, but when Baden-Powell published his ideas in SCOUTING FOR BOYS in the following year or so, the word had spread overseas and on around the globe and today some 16 million Scouts in 150 countries al embrace the Scout promise, "I will do my best, to do my duty . . . to help other people and to keep the Scout law." In fact, at some time in their lives, over 200 million people have been members of the Scout Movement.

Struck in 916.6 gold and .925 sterling silver, the coins depict various scenes in Scouting. The Tristan da Cunha £2 gold coin shows a group of Scouts aboard a small sailing vessel, while the 25p bears the Scout symbol, the fleur-de-lys which was originally used by Baden-Powell, and represents north on the compass — "the way forward."

The reverse of the St. Helena £2 gold depicts a group of Scouts at a campfire preparing food while the 25p bears the Year of the Scout international logo with the inscription "The Year of the Scout - 1907-1982." The East Caribbean States $500 gold reverse shows Scouts hiking, while the $50 silver portrays a group around the camp fire.

The £2 Ascension Island gold coin shows a Scout hiking, and the reverse of the 25p silver coin bears the famous Jagger portrait of Lord Baden-Powell. All eighteoins of the British Commonwealth Nations bear the renowned Arnold Machin portrait of H. M. Queen Elizabeth II.

Turkey's 30,000 Lira gold coin bears the fleur-de-lys and the Year of the Scout logo on its reverse, while the 500 Lira silver depicts a group of Scouts climbing a mountain with their dige tent pitched in the foreground. The common obverse bears an inscription in Turkish.

Both Liberian coins will share a common obverse bearing the Liberian Crest, a sailing boat and palm tree with the sun in the background. The reverse of the $200 gold coin will show a Scout saluting. The details of the reverse of the $20 silver are currently being completed.

As a special consideration to collectors, the Royal Mint is offering a discount on advance purchase of the first set of six coins. Alternatively, each coin can be purchased on an individual basis.

Prices are: 22 Karat Gold Proof Coins - $539 (U. S.) $675 (CAN); Gold Proof Set - $3,075 (U. S.) $3,845 (CAN); 22 Karat Gold Uncirculated Coins - $439 (U. S.) $550 (CAN); Gold Uncirculated Set - $2,505 (U. S.) $3,133 (CAN); .925 Silver Proof Coins - $49 (U. S.) $63 (CAN); Silver Proof Set - $279 (U. S.) $349 (CAN); .925 Silver Uncirculated Coins - $39 (U. S.) $50 (CAN); Silver Uncirculated Set - $22 (U. S.) $279 (CAN).

Orders and inquiries should be addressed to the British Royal Mint, c/o Barclays Bank of New York, N. A., P. O. Box 2570, New York NY 10163, or by calling toll-free 1-800-221-1215 (9:00-5:00 E.D.S.T.), except New York State residents, 212-784-6430. Dealers call 516-938-6016.

Britain's 1983 Gold Proof Coins — The Classic Tradition

Britain's 1983 Gold Proof Coins, the sovereign, half-sovereign and £2 coin, represent an exciting opportunity for collectors of the classic Royal Mint issues. This year, for the first time, while maintaining the record low mintages of the 1982 series, the Mint is making each of the three coins available to collectors separately as an alternative to purchasing the Gold Proof Set. The rare gold £2 has never before been offered as an individual coin, and the overall effect of this decision is likely to increase overall demand quite significantly. Mintages for the sovereign and half-sovereign are 22,500 worldwide, while only 12,500 £2 coins have been authorized.

The history of the sovereign in Britain's coinage is significant. It was first introduced in 1489 during the reign of King Henry VII, and was nicknamed the "sovereign" because of the special interest which the Monarch took in it. Gradually the £1 coin was surplanted by the "guinea" and it was late in the reign of George III that the coin was introduced in 1817, following an act of Parlia-

ment aimed at standardizing the currency. The celebrated gem engraver, Benedetto Pistrucci was recruited from Italy to produce the design for the new sovereign. Pistrucci's now classic portrayal of "St. George and the Dragon" has appeared on the reverse of every gold sovereign since 1887 and all United Kingdom gold coins since 1893, when it was similarly adopted for the half-sovereign. Previously the reverse design for the half-sovereign had been a shield, the elements of which changed according to the reigning monarch. The gold £2 coin was introduced in 1823.

The obverse of all three coins is the widely admired Arnold Machin portrait of H. M. Queen Elizabeth II. Struck in 22 karat (.916) gold, the proof coins are subjected to the Royal Mint's meticulously high standards. The frosted finish of the relief design creates an exquisite contrast with the highly polished background. The dimensions of the coins are: Sovereign - diameter 22.05 mm, weight 7.98 grams; Half-Sovereign - diameter 19.30 mm, weight 3.99 grams; £2 Coin - diameter 28.40 mm, weight 15.98 grams. Each coin will be protected by a clear acrylic presentation case or a special hand-made case created to accommodate the three-coin set.

Prices for the 1983 Gold Proof Sovereign are: $235 (U.S.) $295 (CAN); 1983 Gold Proof Half-Sovereign: $125 (U.S.) $158 (CAN); 1983 Gold Proof £2 Coin: $465 (U.S.) $583 (CAN); 1983 British Gold Proof Set: $775 (U.S.) $970 (CAN).

Orders and inquiries should be addressed to the British Royal Mint, c/o Barclays Bank of New York, N. A., P. O. Box 2570, New York, NY 10163, or by calling toll-free 1-800-221-1215 (9:00-5:00 E.D.S.T.) except New York State residents, 212-784-6430.

The Drake Hotel Robbery Medals

by Fred J. Borgmann

A couple of years ago when gold and silver prices skyrocketed and the smelting madness which overtook the country destroyed countless historical artifacts, the loss of which may never be fully appreciated, a gold medal and suspension brooch was sold to a coin and bullion dealer as scrap gold. Fortunately the dealer had enough of a conscience and common sense to forego an immediate profit and saved the medal for posterity.

The medal is gold, 36.45 mm in diameter, weighs 15.20 grams and is of three piece construction. The round cast planchet has a female figure mounted on the obverse side and has a gold strip 3 mm in width mounted around the edge, giving the medal a very high protective edge. The three ring suspension is mounted at the top on this gold strip. The edge, shield and wreath are highly polished, while the rest of the medal has an antique finish.

Obverse: an allegorical female figure seated on a shield engraved with the initials "CK." She holds a laurel wreath in her extended left hand.

Reverse: engraved "Presented to Officer Charles Kiefer by Central Uptown Chicago Association for Heroism in Drake Hotel Robbery July 29, 1925." At the very bottom in small letters is "Spies Bros., Chi."

The brooch is gold, 28 x 8.2 mm and weighs 4.49 grams. The face has 1 mm wide milling along the rim framing the engraved word "Heroism." The back has a pin and catch above a ribbon bar and is hallmarked "Spies Bros. Chi. Solid Gold." Ironically, since federal law by this time required gold items to have their gold content clearly marked in karat weight, this medal and the seven others like it which were awarded to policemen were technically illegal.

Ribbon: After all my research, which included contacting the current owner of the Spies Brothers firm, no record regarding the ribbon or even the medal could be found. Blue would be my guess for the ribbon color.

In our bureaucratic society one would think some record would be available concerning this medal and the reason for it's existence. Spies Brothers Jewelers have no record that old. The Central Uptown Chicago Assn. no longer exists. Chicago Police Department records, if they exist, cannot be found. The Drake Hotel has no knowledge of such a robbery ever having taken place, and they just had a history of the hotel done by a public relations firm for their 60th anniversary. Therefore, what follows is based on newspaper accounts (sometime contradictory) from the Chicago Tribune and the Chicago Daily News.

The robbers were: Erik Nelson, a former waiter in the hotel restaurant, who is credited with planning the robbery; Ted Court, who a few weeks earlier shot and killed a policeman while robbing the Pantheon Theater (both Nelson and Court were shot and killed by police while fleeing the hotel); Joseph Holmes and Jack Wilson (both captured, tried, convicted and hung in the Cook County Jail on February 13, 1926); and William Marks, alias Mullneschuck (who seems to have made good his escape with most of the stolen money).

The robbery began about 3:30 p.m. on July 29, 1925 when the bandits parked their stolen light green Cadillac on Lake Shore Drive. Then they entered the Drake Hotel from the north through the Lake Shore Drive entrance. Once inside, the bandits immediately went to the second floor administration offices with Nelson leading the way. As soon as they were beyond the busy lobby, the bandits put on their masks and drew their weapons. Wilson had a sawed off double barrel shotgun and the rest had an assortment of pistols. At this point it should also be noted that the bandits had been drinking since the morning and at least one of them, Holmes, was wildly drunk. Upon entering the enclosure which the executive offices and cashier cages faced, Wilson and Marks walked in front of the cages, while Nelson and Court hurried to the rear of the cages. Meanwhile, Holmes went into the large clerical room behind the cages, lined up two men and three women employees and relieved them of their watches and some of their jewelry. One of the women managed to slip her diamond engagement ring under her tongue unnoticed by Holmes, who then took mercy on her and let her keep her remaining friendship ring.

While the other bandits were looting the cages, rejecting sacks of coins in favor of paper money, Holmes was marching his prisoners back and forth through several unoccupied offices in military fashion swearing and cursing continually. Holmes, however, had marched his parade once too often and one of the women kicked a door shut in his face! The now furious Holmes fired several shots through the locked door and then ran out into the hall in order to circle around and get into the other room with his frightened prisoners. As he made the run, he collided with a returning secretary knocking her back down the flight of stairs she had just came up.

In spite of her resulting injuries, the secretary rushed to the assistant manager who telephoned the house detective, James McMurdie, telling him of the robbery in progress. Upon returning to the clerical office, Holmes saw the head clerk, Frank Rodkey, seated at his desk as ordered and still grinning from watching the humorous marching scene. "I'll wipe that grin from your

face," Holmes told the clerk, and then shot him point blank in the abdomen, mortally wounding him.

By this time, the bandits, with the exception of Holmes, fled down the corridor through which they came, passing by the door of the house detective's office. Having received the phone call and hearing the shooting, McMurdie opened his door a crack and shot at the bandits as they passed by, hitting Court in the shoulder. The bandits then began running and McMurdie fired several more shots after them. Wilson returned the fire with his shotgun, but appartently slid his hand too far down the short barrel and blew off part of his left thumb.

Holmes meanwhile ran down the back (kitchen) stairs and half the way down met an assistant steward and a coffee boy, both on their way up. Holmes yelled, "Stick 'em up!", and the shocked steward slipped, fell and rolled down the stairs leaving the coffee boy behind him with his hands raised high above his head. While Holmes shoved the boy into a pantry, a kitchen clerk who had heard what was going on ran outside and called to Police Officers Clarence Dalof and John Kelly, who were directing traffic. The officers entered the hotel and confronted Holmes, who then shot Officer Dalof in the hand was clubbed unconscious by Officer Kelly before he could fire another shot.

Meanwhile, at the front of the hotel the remaining bandits ran through the lobby and came out onto the sidewalk. Nelson, Marks and the self-wounded Wilson made it back to their car. The drunk and wounded Court, however, went to the wrong car. At this moment two other police officers, Patrick Hannigan and Walter Noonan (Noonan was off duty) who, when they saw Officers Kelly and Dalof run to the rear of the hotel, instinctively started for the front, came around the corner just in time to see the bandits running for their car.

Court, who was still trying to get into the wrong car, saw them coming and started shooting. Officer Hannigan returned the fire and killed Court just as Officer Peter Annen grabbed Court's arm. Officer Annen joined the chase from his corner on Oak Street and came up behind Court unseen. This action gave the remaining bandits enough time to get away in their Cadillac. Since the car was parked facing east, the bandits had to drive east, turning south at the next corner and then turning west on Walton. From Walton, they turned north on Michigan to Lake Shore Drive, driving furiously towards Lincoln Park after having made a complete circuit around the Drake Hotel. The speeding Cadillac entered Lincoln Park taking the inner boulevard of Stockton Drive,

with its many sharp turns, forcing dozens of cars to take evasive action. Their luck ran out at the Center Street intersection when they crashed into a Jewett sedan containing several women who fled at the sight of all the guns.

The three bandits then abandoned their Cadillac. Marks and the wounded Wilson calmly walked south for one block and then hailed a Yellow Cab, directing the driver to the corner of Winthrop and Argyle. From there they walked to Mark's rented room, where Wilson tried to bandage his thumb and they split up the portion of the stolen money that Marks was carrying. After this, the two split up. Wilson left his money with the owner of Cozzi's Restaurant for safe keeping. Cozzi in turn called a Dr. Chesroy, who had Wilson taken to the Jefferson Park Hospital where he was treated and eventually arrested later that evening. Marks seems to have made good his escape and as of mid-September, 1925 had not been captured.

The third bandit in the wrecked Cadillac was Nelson. Nelson, with his pistol in hand, attempted to commandeer a Chrysler touring car but the frightened driver killed the engine and Nelson couldn't get it started again. Nelson then commandeered a passing Yellow Cab with a woman passenger. Nelson jumped into the back knocking the woman to the floor, shoved his gun against the drivers back, ordered him to drive north and to "drive like hell." South-bound Police Officer Arthur Wingren saw what was happening, commandeered a Marmon Sedan and gave chase while standing on the running board. As the chase moved north along Sheridan Road through the various intersections, Officer Wingren signaled to the traffic officers to join in the pursuit.

Officer John Broacker joined the chase at Diversey Parkway and Officer Charles Kiefer joined in at Irving Park Blvd. Both commendeered cars. During the chase, Officer Wingren gave up the slow Harmon he was riding and commendeered a Bauer Cab. The chase must have been quite a sight; cars weaving in and out of the heavy rush hour traffic with policemen on the runningboards occasionally exchaning gun shots with Nelson in his fleeing cab. North on Clark Street, Nelson's cab driver slowed down preparing to jump out when Nelson leaned forward and hit him on the back of the head with his pistol. The driver went sprawling head-long into the street, leaving the cab out of control to crash head on into a trolley car near Carmen Avenue. Nelson jumped out of the cab, ran on foot along Winona Avenue and then turned into an alley, with Officers Broecker and Kiefer hot on his heels. (Officer Wingren had stopped to reload his gun.)

Nelson ducked into a basement entrance at 1454 Foster Avenue. Officer Broecker, close behind him, used his empty gun to club Nelson on the head. When Officer Kiefer ran up, Nelson and Officer Broecker were grappling with a gun between them. Nelson, now in control of the gun and not knowing it was empty, was trying to point it at Officer Broecker's chest. Officer Kiefer, seeing an immediate threat to Officer Broecker's life, fired one shot through Nelson's head, killing him instantly.

For their actions in pursuit of the Drake Hotel robbers, the eight policemen named in this account were awarded gold medals just like Officer Kiefer's medal. Each medal had the recipient's initials engraved on the shield and their names included in the legend on the back. In addition, each officer won the $100 Chicago Tribune Police Heroism Award.

Officer Kiefer must have had an interesting career. As early as August 7, 1917 he and a lifeguard saved two girls from drowning in Lake Michigan. On March 12, 1932 Sargeant Kiefer was shot and wounded during a Communist

Drake Heroes Win Tribune Awards

Walter Noonan

Arthur Wingren

John Broecker

Peter Annen

Clarence Dalof

Patrick Hannigan

Charles Kiefer

John Kelly

instigated anti-Japanese riot. On March 30, 1933 Sargeant Kiefer and his team won the Lincoln Park Board Team Revolver Shooting Trophy. Sargeant Kiefer died December 13, 1942 at 56 years of age, leaving a wife and four children. It is kind of a sad thought to think that one of them or their children would have sold his medal for scrap.

Finally, special thanks are due Miss L. K., for without her many long hours spent searching through reels of micro filmed newspapers this article might never have been written, and to Chicago Police Officer Thomas A. Molyneaux, who went out of his way to help me gain access to some very interesting scrap books.

Editor's Note: Fred Borgman is a numismatic editor with Krause Publications of Iola, Wisconsin.

The leaf design fround on some issues of Continental Currency was devised as an anti-counterfeiting feature by Benjamin Franklin, himself a printer by trade. The intricate patterns of the leaf were reasoned to be so complex that no counterfeiter could possibly reproduce the specific pattern found on each particular issue.

Results of ANA Election

In accordance with provisions of its by-laws, the American Numismatic Association has held its odd-numbered year election of officers. The Computer Specialists Corp., Colorado Springs, had the ballots prepared and mailed to ANA members, received the returned ballots, tabulated them and reported the results to President Wilde and Executive Vice President Rochette as follows:

For President:	No. Votes
Q. David Bowers	Uncontested
For Vice President:	
Florence Schook	7,273
Charles J. 'Chuck' O'Donnell	6,120
For Governor - Seat #1	
Robert 'Bob' Medlar	6,556
Gary E. Lewis	4,137
William H. Horton, Jr.	2,569
For Governor - Seat #2	
Kurt R. Krueger	6,461
Joseph L. Lepczyk	3,798
Jackson Storm	3,123
For Governor - Seat #3	
Kenneth L. Hallenbeck	4,771
Anthony Swiatek	3,555
George M. Beach	2,160
Arthur M. Fitts III	1,570
Sol Taylor	1,340
For Governor - Seat #4	
A. M. 'Art' Kagin	8,783
Grover C. Criswell	4,599

Ballots were mailed to 34,642 members and 14,213 were returned for a 41 perecent vote, almost 6 percent more than in the 1981 election. A total of 533 ballots were voided, not much different than two years ago, primarily for being returned by the postal service and being postmarked after the deadline date.

Governors Harry X Boosel, seat #7; John Jay Pittman, seat #5; and Stephen R. Taylor, seat #6; will serve two more years before their terms expire.

The Isabella Quarter was designed by Charles E. Barber.

Annunzio Critical of FTC On Coin Issue

"The Federal Trade Commission (FTC) has decided to take no action against a firm that sold consumers 'silver Krugerrands' that the Secret Service has determined to be counterfeit," charged Chairman Frank Annunzio (D-Ill.) of the House Consumer Affairs and Coinage Subcommittee.

In March the International Mint, a private firm, advertised nationwide, offering to sell a silver Krungerrand. The "coins" were virtually identical in design to authentic South African Krugerrands but were unauthorized by South Africa. In June the Secret Service, citing the counterfeiting laws, confiscated from the International Mint 675 silver Krugerrands and the dies used to manufacture them. The firm, located outside Philadelphia, had been the target of five Postal Service complaints for previous coin related schemes. Because the firm accepted no mail orders for the silver Krugerrands, the Postal Service could not take action.

"I brought this matter to the attention of the FTC and pointed out that besides being seized as counterfeit, the coins likely violated the Hobby Protection Act by not being stamped 'copy.' I urged the FTC to use its powers under that Act and the Federal Trade Commission Act to seek redress for consumers who purchased these coins," said Annunzio.

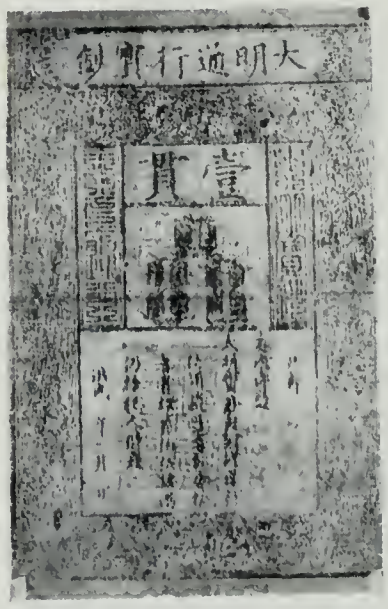
"Paul W. Turley, Director of the Los Angeles Regional Office, has now written to me agreeing that the coins appear to violate the Hobby Protection Act, and he concedes that the Commission has the power to seek consumer redress. He claims, however, that 'the period of time . . . to move a matter . . . is measured in years and that in addition, in order to get consumer redress, the Commission would have to prove that the sale of counterfeit coins was fraudulent and dishonest."

Stater, Lydia (Western Turkey),
700-637 B.C.

Dracma, Thessaly (Eastern Greece),
400-344 B.C.

Silver Tiger Tongue, Laos, 19th Century

Fish Hooks, Alaska,
19th Century



Bank Note, China, 1368-1399

Wampum, American Indian, 18th Century

The Story of Money

The story of money began when man learned he could trade for things he wanted, rather than produce them himself. However, without a common standard of value trade was often difficult. A fisherman, for example, couldn't get wheat from a farmer who didn't like fish.

Man soon learned to use prized ornaments or long-lasting food items as a standard by which values could be compared. Beads, shells, stones, furs, fish hooks, grain and cattle were a few items used as money from time to time. Money, then, should be a generally acceptable medium of exchange.

Because money's acceptability was generally greater if it was durable and easy to carry, metal money became popular. About 2,500 B. C. the Egyptians produced one of the first types of metal money in the form of rings. The Chinese used gold cubes about 400 years later. The Lydians (Western Turkey) first struck metal coins about 700 B. C. The coins, made from an alloy of gold and silver called electrum, were bean-shaped pellets stamped with rough impressions. The Greeks and Romans contributed much to the art of coinage. Some of the world's most beautiful coins were struck during the Golden Age of Greece — 400 to 300 B. C. For centuries coins remained the favored medium of exchange.

Paper money is related to the clay tablets on which the Babylonians wrote due bills and receipts, about 2,500 B. C. Marco Polo reported that the Chinese Emperor Kubla Khan issued mulberry bark paper notes bearing his seal and the signatures of his treasurers in 1273 A. D. The oldest surviving specimen of paper money is the Kwan, a Chinese note issued between 1368 and 1399 during the Ming Dynasty. The note is about the size of a sheet of typewriter paper.

Metal coins lost some of their appeal during the Middle Ages as travel became more common. Their weight and the fear of robbers made coins impractical. Instead, travelers went to goldsmiths to exchange their coins for a receipt that was valueless to a robber. The receipt could be excahnged for coins with a designated goldsmith in another city. This custom grew in popularity until people used the receipts to pay debts, rather than withdraw the actual coins. In effect, this was paper money at work.

The early colonists departing for North America left behind a well-developed coinage system. The few coins they brought with them quickly returned to Europe to pay for imports, and the colonists began engaging in primitive barter or using Indian wampum as money. A group of settlers soon learned to counterfeit wampum, however, and it lost its value.

For home trade, the product most widely used in an area became money. For example, in Virginia it was tobacco and in Massachusetts it was grain, fish and furs. Throughout the colonies gunpowder and bullets were frequently used for small change.

After trade with the West Indies developed, Spanish eight-reales pieces circulated widely. These coins, know as "pieces of eight", became a standard money that was used with official sanction until 1857. Colonists frequently cut these coins to make change. Half a coin was "four bits" and a quarter section was "two bits."

Massachusettes became the first British colony to make its own coin. In 1652, it began striking "pine tree" shillings in a mint opened in Boston. Several

types of shillings as well as six- and three-pence pieces were produced until the Crown closed the mint in 1686.

During the period between the Declaration of Independence and the adoption of the Constitution, several states authorized coin issues. The first national coin wasn't struck until 1787, when Congress engaged James Jarvis to make copper one-cent coins. One side of the coin was decorated with a chain of 13 links encircling the moto "We Are One." The other side bore a sun dial, the noonday sun, and the word "fugio," the three elements signifying "time flies." Below the dial was the phrase "Mind Your Business" — an admonition to diligence, not the caustic expression of today. Because these expressions were suggestive of the spirit of Poor Richard, the coin became known as the Franklin cent, although no evidence exists that Benjamin Franklin played any role in its design.

Congress established a mint in Philadelphia in 1792, and the nation's first cents and half-cents were struck in 1793. They were copper and about the size of present-day quarters and nickels. Silver half-dimes, half-dollars, and dollars were added in 1794, and a year later gold "eagles" ($10) and "half-eagles" appeared. The motto "E Pluribus Unum" was first used on the half-eagle of 1795. The next year our first quarters and dimes were issued.

Fugio Cent, 1787 New Jersey Cent, 1787 U.S. Silver Disme (Dime), 1792

In 1690, soldiers from Massachusetts returned from an unsuccessful siege of Quebec, tired and beaten. Without the booty a victory would have provided, the colony could neither pay for the cost of the expedition, nor feed and pay hundreds of hungry and near mutinous soldiers. Out of this dire need, the colony issued bills of credit (promissory notes) — the first paper money in America and the entire British Empire.

Other colonies printed their own paper money in this period. The notes circulated freely and were even torn into pieces to make change. Some issued too many bills, however, and their value quickly sank to small fractions of their face amount. Despite the depreciation, bills of credit helped offset some of the difficulties caused by scarce metallic money in an expanding economy.

Then came the American Revolution. Facing huge expenses without adequate taxing power, the Continental Congress authorized a limited issue of paper money in 1775. However, several additional issues followed quickly, resulting in rapid deprectiation. As George Washington commented: "a wagon-load of money will scarcely purchase a wagon-load of provisions." The currency's vanishing value led to the term for worthlessness that remains today — "not worth a continental."

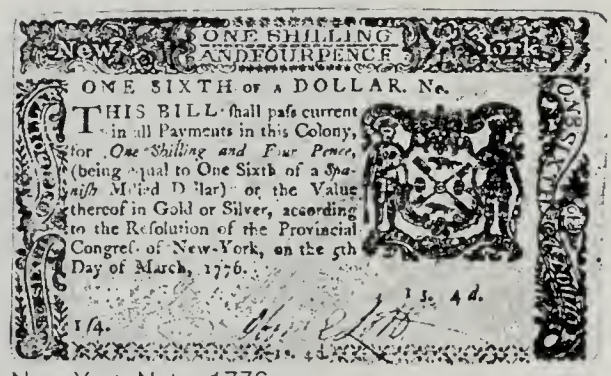
In 1790, Congress authorized the Treasury to accept continentals at the rate of 100 continentals to $1, in payment for bonds of the new Federal Government. The feeling toward paper money was so bitter that a provision permitting Congress "to emit bills on the credit of the United States" had been struck from the first draft of the Constitution, and the final version forbade states from issuing bills of credit. More than 70 years passed before the Federal Government issued paper money.

On several occasions (1812-15, 1837-43, 1846-47, 1857, 1860-61), mainly connected with wars and depressions, the Treasury issued small amounts of notes, most of them interest-bering. Although issued as a type of bond, some of these notes appear to have had limited circulation as currency.

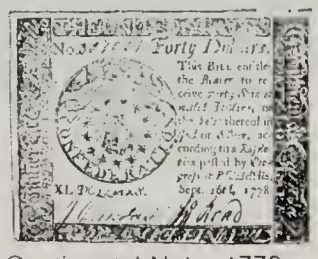
The notes of the first and second banks of the United States made up the

Continental Note, 1779

Continental Note, 1776


NEW-YORK
ONE SHILLING AND FOURPENCE
ONE SIXTH of a DOLLAR. No.
THIS BILL shall pass current in all Payments in this Colony, for One Shilling and Four Pence, (being equal to One Sixth of a Spanish Milled Dollar) or the Value thereof in Gold or Silver, according to the Resolution of the Provincial Congress of New-York, on the 5th Day of March, 1776.
1 s. 4 d.
1/4.
New York Note, 1776

Pine Tree Shilling, Massachusetts, 1652



Continental Note, 1778

Continental Note, 1779

bulk of the paper money circulating in the nation's early years. When the second bank closed in 1836, more than $23 million of its notes were outstanding.

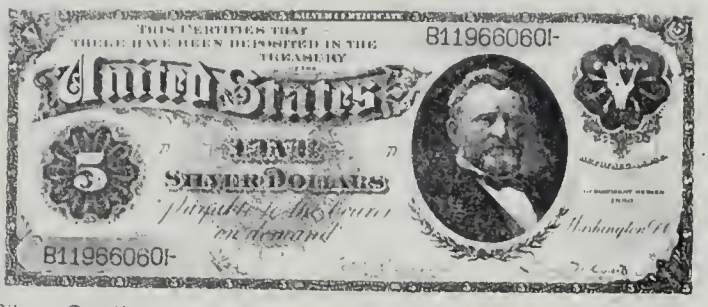
After the bank closed, notes issued by state-chartered, private banks became the dominant form of currency. Each bank designed its own notes, so they differ in size, color and appearance. By 1860, an estimated 8,000 banks were circulating notes. Because these notes had varying degrees of acceptability and were not always redeemable in gold or silver on demand, they often circulated at substantial discounts from face value. All of these conditions made counterfeiting relatively easy and bogus notes abounded.

The first paper money actually issued by the Federal Government consisted of $10 million of noninterest-bearing demand notes issued in 1861 to finance the Civil War. These notes, popularly called "greenbacks," were redeemable in coin on demand at certain designated sub-treasuries. In 1862, Congress issued $150 million of United States notes, and retired the demand notes. The new U. S. notes were made legal tender for all debts, except import duties and interest on public debt. Second and third issues of $150 million each were authorized in 1862 and 1863 and, by early 1864, more than $449 million was outstanding. Today, about $323 million of United States notes are still outstanding, mostly in $100, $5 and $2 denominations. By law, the Treasury must keep the amount of U. S. notes outstanding at about $323 million.

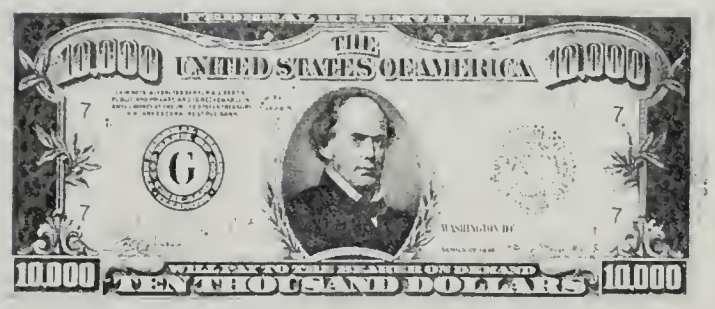
Demand Note, 1861

The Treasury stopped redeeming U. S. notes in coin during the Civil War and did not resume redemption until 1879. Following the suspension in 1862, silver coins were hoarded and disappeared from circulation. For a time people used tickets, due bills and other forms of private obligations to make change.

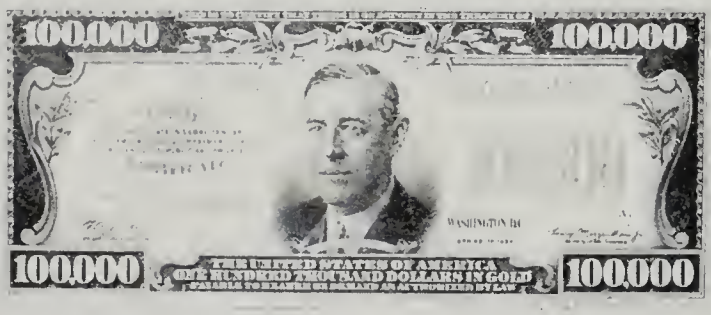
Postage stamps were a widely used form of small change, and were even authorized as "fractional currency" by Congress. Later a modified stamp called postal currency was issued, and, finally, $50 million of fractional paper currency in the same denomitions as silver coins was authorized. These "paper coins," which were much smaller than our present currency, were known as "shinplasters." "Shinplasters" were no longer needed after the war and Congress authorized their redemption and retirement in 1875 and 1876.



Silver Certificate, 1886



Federal Reserve Note, (Portrait: Salmon Chase, Treasury Secretary 1861-64), 1934



Gold Certificate, 1934

The motto "In God We Trust" was coined during the Civil War and appeared on the 1864 two-cent piece. The motto subsequently appeared on many coins, and, since 1938, all U. S. coins bear the inscription. "In God We Trust" first appeared on paper money in 1957 when it was used on the one-dollar silver certificate and today appears on all U. S. currency.

The first gold certificates were issued in 1865. They were issued against gold coin and bullion deposits first in $20 denominations and later in $10 and higher denominations. Gold certificates circulated until 1933.

The Treasury was authorized to issue silver certificates in 1878. They were issued in exchange for silver dollars, called "cartwheels," which were not very popular because of their size and weight. In 1890, Congress directed the Treasury to purchase 4,500,000 ounces of silver monthly at the market price with "Treasury notes of the United States." These notes, known as "Treasury notes of 1890," were legal tender and redeemable on demand in ither gold or silver coin at the Treasury's discretion. Fixed monthly purchases of silver with Treasury notes were stopped in 1893, when almost $156 million of the notes were outstanding, and Congress later provided for the cancellation and retirement of this issue.

However, the Treasury continued to exchange silver certificates for silver dollars and to purchase silver as needed for new coinage. In 1934, the Treasury's authority was expanded to permit the issuance of silver certificates equal to its silver bullion purchases.

In the late 1950's, rising world demand for silver as an industrial metal began pushing up its price. To avoid the possibility that the value of silver in coins might exeeed their face value, the Treasury began selling silver from its stockpile in the open market. However, demand continued high and soon threatened the Treasury's inventory for coinage.

To meet this demand and maintain a stock of silver for coinage, Congress in 1961 authorized the retirement of $5 and $10 silver certificates. Demand continued to grow, and, in 1965, Congress eliminated silver from quarters and dimes and reduced the silver content of half-dollars from 90 to 40 percent. Silver was eliminated from halves entirely in 1970. The old coins were gradually removed from circulation and replaced with new copper-cored coins that were faced or "clad" with layers of an alloy of 75 percent copper and 25 percent nickel — the same alloy used in nickles.

In 1967, with only $150 million in silver eertificates still outstanding, Congress authorized the Treasury to stop redeeming silver certificates in silver dollars or bullion beginning the following year.

Most paper currency circulated between the Civil War and the First World War, consisted of national bank notes. This currency, uniform in size and general appearance, was issued by banks chartered by the Federal Government under the National Bank Acts of 1863 and 1864.

National banks obtained notes by delivering a eertain amount (based on capitalization) of special, registered U. S. bonds to the Treasury. The banks were then entitled to reeeive from the Comptroller of the Currency paper money equal to 90 percent of the value of the bonds. Total currency for all banks was limited to $300 million until 1870, when it was increased; in 1875, the limitation was removed. By 1913, almost $700 million of national bank notes were circulating and the Treasury, of eourse, held bonds as backing. When the last of thesc bonds matured in 1935, national bank notes were retircd as they were deposited in Federal Reserve Banks.

In 1913, Congress created an independent eentral bank — the Fcdcral Reserve — to solve long standing moncy and banking problems that periodically plagued the nation. Congress, acting under its Constitutional power to "coin money" and regulate its value, authorizcd the establishment of a network of 12 regional Reserve Banks supervisod by a Board of Governors in Washington, D. C.

The Fedcral Reserve Act granted the twelve Reserve Banks the right to distribute their own notcs, called "Federal Reserve Bank Notes." Like national bank notes, thcy were issucd on dcposit of U. S. Govcrnmcnt sccurities. Later "eligible" eommercial papcr — the short-term inventory loans of busincss — were aeeepted as security.

Unlike thcir prcdeeessors, Rescrvc Bank notes were "elastic." Each Rcserve Bank issued notes in rclation to thc needs of its own area. As demand for currency increasod, ncw notcs were issued. Aftcr dcmand subsidcd, the eurrency would filtcr baek into the Reserve Banks in thc form of dcposits or loan repaymcnts.

Reserve Bank notes were obligations of the individual banks. In 1914, Federal Reserve notes, which were obligations of the U. S. and first liens on all assets of the issuing Reserve Bank, were issued. In 1933, Federal Reserve notes were made full legal tender for all debts, public and private. Virtually all paper currency in circulation today consists of Federal Reserve notes.

Each Reserve Bank was originally required to maintain a gold reserve of at least 40 percent against notes in circulation. The requirement was reduced from 40 to 25 percent in 1945 and eliminated entirely in 1968.

Federal Reserve notes are issued in denominations from $1 to $100. In 1969, $500, $1,000, $5,000 and $10,000 notes were retired because of declining demand. Federal Reserve notes are furnished to the Federal Reserve Banks through the Comptroller of the Currency, and under the supervision of the Federal Reserve Board of Governors. They are made by the Bureau of Engraving and Printing.

A Federal Reserve Bank desiring Federal Reserve notes applies to its Federal Reserve Agent (who is a representative of the Board of Governors and chairman of the Reserve Bank's Board of Directors) and submits collateral equal in value to the notes requested. This collateral can consist of gold certificates, special drawing rights certificates, U. S. Government securities or collateral received in making loans.

The round seal which appears to the left of the portrait on the face of Federal Reserve notes designates the issuing Reserve Bank. The full name of the Bank is given in the outer edge of tht seal, and a large letter within also identifies the Bank (A for the Boston Reserve Bank, B for New York, C for Philadelphia, and so on to L for San Francisco). There is also a numerical identification about an inch from each corner (1 for Boston, 2 for New York, and so on).

Perhaps the most unusual notes issued by the Treasury were the gold certificates issued to the Federal Reserve Banks. The certificates, issued in denominations of $100, $1,000, $10,000 and $100,000, represented pledges of the monetry gold stock of the United States. Except for some actual certificates that Reserve Banks use for public educational displays, gold certificates — about $11.6 billion — have been converted to bookkeeping credits.

In recent years, the nation's money has taken on some new faces. In 1959, for example, the reverse side of the penny was changed to incorporate an engraving of the Lincoln Memorial to complement the Lincoln portrait on the obverse side. The earlier version, which incorporated the motto "E Pluribus Unum," the designation "One Cent" and the words "United States of America" had circulated since 1908.

The Franklin half-dollar, one of the few pieces of current American money to picture an individual who was not a president, was replaced in 1964 by the Kennedy half-dollar. The Kennedy half, which bore the presidential seal on its reverse side, was cast with 90 percent silver in 1964, and 40 percent silver from 1965 to 1970, then changed to a clad coin.

The venerable silver dollar fell victim to the silver shortage and, except for some numismatic pieces, was withdraw from circulation. The one-dollar coin reappeared in 1970 as the Eisenhower dollar, a clad coin. A few pure silver pieces were struck for collectors when the coin was introduced. The reverse

side of the coin shows an eagle landing on the moon, symbolizing the landing of the Apollo spacecraft.

In 1975, the Treasury issued a series of bicentennial coins, including an Eisenhower dollar showing the Liberty Bell and the moon on the reverse side. The half-dollar pictured Independence Hall, and the quarter a colonial drummer on their reverse sides. The original designs were reinstated in 1977.

The Treasury also reissued a new $2 Federal Reserve note in 1976 in conjunction with the bicentennial. One side of the note bears an engarving of the early 1800s portrait of Thomas Jefferson painted by colonial artist Gilbert Staurt. The same portrait appeared on the earlier $2 U. S. note. The other side is a vignette based on John Trumbull's painting "The Signing of the Declaration of Independence." Six figures appearing in the extreme left and right of the Trumbull original were deleted for esthetic reasons.

Two-dollar notes have a long history in the United States. First issued by the Continental Congress in 1776, the bills have appeared over the years as over-size U. S. notes, silver certificates, Treasury notes, national bank notes and Federal Reserve notes. A variety of portraits have appeared on two-dollar bills over the years. The previous printing was the 1963-1963A series of U. S. notes in May 1965. The notes had been discontinued for a time because of lack of public demand.

Our money has changed many times over the years. In the past, when cash was either gold or silver or redeemable in one of these precious metals, coin and currency played a major role. Today, with checkbook money accounting for the bulk of our spending, the role of coin and currency has been reduced.

At the same time, money's nature has changed. In the days of golden "eagles" and silver "cartwheels," money's intrinsic worth was a paramount measure of its value. Today, money's value is measured not by its material worth but by what it can buy — its purchasing power. Along with this change in money's nature, the Federal Reserve's focus has shifted too, from the completed goal of providing the nation with an elastic medium of exchange to the continuing goal of maintaining our money's purchasing power.

MEMBERSHIP APPLICATIONS

The persons named below have applied for membership in the Society. Each applicant will become a member in 30 days, unless a written objection to his or her application is received by the Secretary-Treasurer prior to that date.

REGULAR MEMBERSHIP

4071	Daniel B. Merches	Omaha, Nebraska
4072	Dennis Rose	McCook, Nebraska
4073	Edwin C. Swenson	Minneapolis, Minnesota

LIFE MEMBER APPLICANTS

317	Greg Holloway	Devon, Pennsylvania

How Coins and Currency Get Into Circulation

Among its major objectives, the Federal Reserve Act of 1913 called for the establishment of Federal Reserve Banks and the furnishing of an "elastic" currency — a currency responsive to changing public demands. Those objectives have long since been achieved.

When people want more coin or currency, they cash checks — exchanging one form of money, checkbook money, for another, cash. Banks, in turn, "buy" cash to meet these demands from Reserve Banks with a special checkbook money — reserve balances — they have on deposit at Reserve Banks.

As people spend their newly obtained cash it flows back into the banking system in the form of business and individual deposits. As banks accumulate more cash than needed for day-to-day transactions, they deposit it for credit to their own checking accounts at Reserve Banks.

Of course, coin and currency receive a certain amount of rough handling in circulation. When deposits are counted at the Reserve Banks, unfit currency is culled, cancelled, verified and destroyed (either burned or shredded and processed into a mulch).

As additional coin or currency is needed by the Reserve Banks to replace unfit cash or to meet expanding demand, orders are placed with separate Treasury divisions — the Bureau of the Mint for coin and the Bureau of Engraving and Printing for currency.

There are no longer any specific backing requirements against Federal Reserve notes. Government securities acquired over the years by the Federal Reserve provied about 85 percent of the necessary backing against notes. The other 15 percent of collateral consists of gold certificate credits. These are bookkeeping credits for Treasury gold certificates issued to Reserve Banks.

Today, the Federal Reserve determines how much overall money — cash and checkbook money — should circulate to keep our economy healthy. The public, however, determines how much coin and currency and in what denominations.

PAYING TOP PRICES FOR: U. S. Silver Coins pre-1964; U. S. Clad Half Dollars 1965 - 1969; Canada Silver pre-1966; War Nickels 1942-1945; Silver Dollars before 1935; All rare U. S. and Foreign; Franklin Mint Material.

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The Mystery of Money Creek

by Samuel W. Johnson Jr. NLG

Co-Authors: Greg Koos, Erthel Rose, Dorothy White

Hello, friends and fellow numismatists! April 17, 1982, was a beautiful day. Small, white clouds floated in the blue sky and the temperature was near 70 degrees. I had been driving north on Interstate 55 for several hours. With a starting point in deep Southern Illinois, my goal was to attend an exhibit at the Joliet, Illinois coin show (Joliet is near Chicago) the following day.

My car was on cruise control, and there certainly wasn't much to do except steer, sight-see, daydream, and listen to "Big Band" music of the 1930's and 1940's. During the past few hours on the interstate, about 20 nearby small towns had passed by.

Passing by the Bloomington - Normal towns in Central Illinois, I soon saw another small town. Because I live in a small town myself, I thought, "Bet that's a nice place to live" as it zipped by. Quickly, a highway sign came into view. It read "Money Creek." Glancing to my right, I noticed that the creek meandered back toward that small town.

As the creek and sign grew smaller in my rear view mirror, many of my brain cells became excited and curious. The cells, in only a few seconds, began creating visions of gold and silver coins laying under water on the creek's bottom! The coins were constantly changing shape because of the water's movement and they were sparkling in the sunshine.

The cells also began to create theories such as, "Did erosion uncover a buried cache of coins more than a century ago? What was the story? How did the creek receive its name? The cells demanded to know!

Pictured are the interstate highway sign and the creek, which created the author's intense curiosity.

On the way home after the coin show, I made it a point to get the name of the town near the creek. It was Towanda and that would be my first lead for this article.

Thanks to co-authors Dorothy White of Towanda, Illinois, Greg Koos of the McLean County Historical Society, and Erthel Rose of Arrowsmith, Illinois, here, friends are the mysteries of Money Creek.

The author certainly was not the first person to become fascinated by the creek's name. The late Mr. E. M. Prince, a member of the McLean County Historical Society over 80 years ago, also obviously must have persistently and extensively researched the creek. In the year 1901, he even requested information from the Smithsonian Institute! Here is the reply that he received.

Smithsonian Institue
Bureau of American Ethnology
Washington June 5, 1901

Dear Sir:

It has come to my attention that a letter from you, received by this office on March 14, has inadvertently remained unanswered.

The name of Money Creek is probably derived from the stem mono- which, in all of the central Algonguian dialects, refers to digging: Ojibwa, nin mona-a pini, I dig out roots, potatoes; mona-a-shkiwe, I dig out medical roots; mona shkwe, I root out bad herbs; Nipissins, mona, Fouiller, creuser, piocher, becher (cuog, lexicon).

Yours with Respect,
(Signed) W. J. McHrr (signature un-readable)
Acting Director

E. M. Prince, Esq., McLean County Historical Society, Bloomington, Illinois.
(This letter is a courtesy of the current Historical Society.)

There, friends, is the first mystery! Was the creek named because of an Indian word? Unfortunately, the origin of the creek's name is shrouded in mystery; there are also other legends.

This stand of timber is "Smith's Grove." If the approximately 175 year old legend of buried money is true, the location of the buried cache might be revealed in this photograph.

The following was obtained from "The History of McLean County, Illinois," which was printed in the year of 1879. The information is a courtesy of the current Historical Society and historian Mr. Greg Koos. "Ever since the days of Capt. Kidd, the Yankee thinks there's money hid." Ever since the oldest settlements (in McLean County) there has been a legend in regard to the hiding of some money at "Smith's Grove" by someone, who died and left it buried there. It was told how great wealth might possibly be found there. As this story was circulated very early, it may have been the reason the creek was so named.

Another legend is that some Indians found a piece of money along the creek and, from this fact, gave it the name of money creek. The final legend of the creek's name was provided by Dorothy White, postmaster at Towanda, Illinois. "Money Creek was apparently named for a Mr. Money, who resided at Selma, Illinois. This village later became known as Pleasant Hill. It is near Lexington, Illinois."

It had been expected that the railroad would go through or by Selma, but when built it went through Lexington. The Selma - Pleasant Hill settlement nearly faded away. This railroad is presently the Illinois Central - Gulf, previously the Gulf, Mobile and Ohio — previously the Chicago and Alton. There was a big railroad shop round-house in Bloomington for years known as the "C & A Shop."

When the railroad did not go through Selma, as Mr. Money anticipated, he packed up and moved to Oregon and I'm told he founded Selma, Oregon. There, nearby, he has also left to posterity another Money Creek. I've no conformation on these facts.

Mr. Erthel Rose, who lives near the creek in Arrowsmith, Illinois, is sitting on one of the bridges across Money Creek. Mr. Rose did much of the author's "legwork" for this article by taking all photographs as the author requested. (I know, he didn't take this one!) Erthel is currently a member of the Illinois Numismatic Association Board of Governors.

Unfortunately, friends, this article is inconclusive. Nobody really knows why Money Creek was so named. Certainly, all four theories - legends are credible. But, if you're ever driving on Interstate 55 just north of Bloomington, Illinois, you will at least now know the mystery of Money Creek.

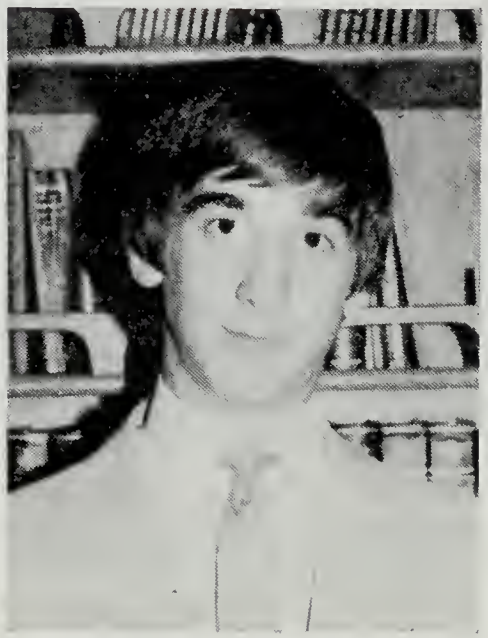
Final notations: Since the majority of numismatists are interested in money (in one form or another), I thought perhaps this would be an interesting article. Furthermore, this is the only "Money" Creek that I have ever heard of. Although the article is inconclusive, I hope most readers enjoyed it.

The reason that there are three "co-authors" of this article is that the author did not do any research. I am accustomed to extensively "beating the bushes" for information, but in this case, I did nothing but correspond by mail. The three co-authors should be complimented for their efforts. All other acknowledgements are contained within the article.

DON'T FORGET THAT THE 1984 CSNS CONVENTION WILL BE HELD APRIL 26 - 29 AT MILWAUKEE'S MECCA CONVENTION CENTER

THE YN PAGE

by Dominic Garetto J-3611



As a fifteen-year-old YN, I feel very privileged to be writing this column which in the past has proven to be informative and helpful. I certainly hope to continue the quality of this column by drawing from my knowledge and experiences in the field, as well as any other information I can obtain that will help today's junior collectors become the experienced numismatists and hobby leaders of the future.

I'd like to start by expressing a few reasons why I find our hobby so enjoyable, and why I believe anyone with a genuine interest in numismatics should pursue that interest to the fullest.

One obvious advantage is that along with the satisfaction of acquiring and forming a collection of the many interesting pieces that suit your individual taste, the coins will usually increase in value and show a nice profit when the collection is sold years later. This is especially true if you follow the commonly given advice to buy the best you can afford.

By studying your coins, or simply cataloging them, you can become a more knowledgeable person in history and geography. I have found while collecting foreign coins that it becomes very easy to identify and locate many different countries around the world.

There is also a long-term advantage that may very well mean more to you than any other. That advantage is friends. Friends that share the same interest with you. Friends you may have for the rest of your life. Speaking from experience, I can say that many times when I have met someone because of common collecting interest, that person became a better friend than many acquaintances I have known for years. To some, that is an advantage of pursuing the hobby that makes any amount of profit seem like small change.

I would again like to express my appreciation for being given the chance to write this column, and am looking forward to serving you and our hobby in future issues. By the way, if any YN is considering writing an article that will benefit us and make us more knowledgeable collectors, I encourage you to submit it to the editor for publication in the **Centinel.** After all, everyone has the rights of life, liberty, and the pursuit of numismatics.

— Dominic Garetto

Legal Tender

by Bill Mross

1) Dear Legal Tender: I am involved in a dispute with one of my customers that I hope you'll have some answers for. A few months ago I purchased some coins from this customer and paid for them with a check made out to him. He subsequently lost the check and it was found and cashed by a dishonest third party who forged my customer's name as an endorsement. Now my customer wants me to issue a new check to him, in effect asking me to pay for his carelessness.

He argues that when payment is made by check the transaction is completed only when the payee actually collects his money promised by the check. I feel that since I acted in good faith and that his own carelessness in losing the check is at the root of the problem, I should have no further financial obligation to him. Who is right in a case like this?

P. L., Scarborough, Ontario

Dear P. L. — You would hopefully be OK here. The Uniform Commercial Code, which at my last knowledge was the law (with variations) in every state but Louisiana, should give you some arguments. I do note, however, that you are situated north of the border, and that might make my reply worthless (I have enough problems keeping up with the law down here, let alone going international!) This law was largely drafted by bank and finance company lawyers some 25-30 years ago for the protection of their clients' interests, and much of its contents pertain to the liability of a bank that cashes such a check.

In a situation where the cashing bank uses good faith and commercially reasonable standards common to the banking industry in negotiating a forged instrument on behalf of someone other than the true owner, the bank is not liable to the true owner beyond the amount of proceeds remaining in its hands. This would pertain where identification was requested by the teller (you've probably noted that banks are getting awfully tight about cashing checks for those other than their patrons these days) and produced by the forger (let's say the customer had lost his wallet, which contained the check and his identification — and these items were utilized in negotiating the instrument). Enough for the liability of the cashing bank — that really doesn't concern you.

Your protection is not so clear. I would suggest that you argue the portion of the Uniform Commercial Code that has been embodied in Section 403.407 (2) (a) Wisconsin statutes. This provides that as against **any person,** an alteration by the **holder** (as distinct from the **true owner** — your customer) which is both fraudulent (forgery would seem to fall into this category) and material, discharges any party whose contract is thereby changed without that party's consent or that party's being barred from objecting. In your favor, you would wish to assert that your contract was to pay the purchase price to **your customer,** not to the forger.

Because this was frustrated by the intervening circumstances, you are discharged from the pact. On the contrary, the customer would likely argue that your contract was to pay the face amount of the check, and since the amount was not altered by the forger, you have not undergone any change in your obligation and should pay anew.

2) Dear Legal Tender: I am secretary of our local coin club. As is usual, we stage an annual show and furnish security protection to the dealers as one of our show services. This service is in large part provided by club members, with city police as an adjunct. The question arose at our last meeting (partly in jest) as to the liability of our club should one of our club member security people steal from one of the dealers. The jest since dissipated and we are now seriously wondering about it. Do you have any insights for us? — B. R.

Dear B. R. — The answer to your query would likely depend upon whether or not your club (anyone in it — but especially the people responsible for the show in terms of security) had any notice or knowledge of any misactivity by such a security person — this could perhaps be extended to whether they **should have known,** in addition to actual knowledge (let's say that one of the club members is a law inforcement officer with access to FBI and state department of justice criminal records — could have checked, didn't, and a problem arose).

In the event that you were aware of a history of misappropriation by a member (whether by rumor or police blotter) and yet placed that person in a position to be able to steal and theft in fact occurred, the club might very well be held to respond in damages. There are questions about how far you should go in making this determination in terms of checking. If you know for sure and go ahead and use the dishonest party anyway, you're taking a serious chance of the club's coming out a loser. The area becomes much more gray if you don't actually know, have no way of finding out, etc.

3) Dear Legal Tender: I am the general chairman of our local club's annual coin show. It is held in a public facility (high school gym), is staged free of charge, and runs for one day. At our show this year we had a bit of a problem. One of the members of the public fell on an electrical cord that had not been taped down and broke her ankle. The cord ran directly across an aisle in the bourse area. All of our show set-up and take-down is done by members. Our club has very limited assets and we are awfully concerned about our potential liability in this. What about it? — J. K.

Dear J. K. — I am really afraid that you are in some difficulty. It seems that the cord was across a public aisle and this lady was in a place that she had every right to be when she fell. I can draw no conclusion save that the cord was placed by one of your members, who was neglectful in not taping it down to avert a situation like this. Perhaps the lady was a bit careless in not looking where she was going (but her eyes could have been on the wares at a particular bourse table), but it was still your club that set the place up in this fashion.

You don't say whether the mishap occurred soon after the show opened or in mid-afternoon. This might reflect upon the club's notice or knowledge of the dangerous situation (less likely if first thing upon opening — more likely if later in the day when it might have been called to the attention of club personnel), and thus affect your liability. But, in any event, your club was responsible for the creation of the dangerous condition through one of its members, who should have been more careful in his or her set-up.

We have in Wisconsin a Safe Place Statute, which in pertinent part reads: "no person shall hereafter . . . occupy or maintain any . . . public building that is not safe . . ." The purpose of this law is to make maintaining lawsuits in these situations easier. The best solution to this is to be more careful in your show set-up and to

have someone inspect all set-up before opening the show. Additionally, your club should be incorporated so that an injured party may only proceed against the assets of the club, and not those of the individual members as well, in case of an accident.

Finally, the incorporated club should obtain liability insurance coverage for its show to guard its assets against litigation resulting from some occurrence at the event. This coverage should be available at nominal cost from one of your local agents. That should pretty well cover the prevention of such difficulties. It is too bad that it had to come for your club after a problem arose (or, rather, **befell** you) but it may prove instructive for other groups. Hopefully, the lady was not seriously injured, and things may yet work themselves out.

— 'Til next time . . .
Bill Mross, "Legal Tender"

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SHOW CALENDAR

Show Chairmen are invited to send announcements of upcoming coin shows in the Central States region. The Show Calendar is intended to assist collectors and dealers in planning their show attendance. It is also designed to aid show sponsors in avoiding date conflicts. Show dates will be listed up to 24 months in advance and show sponsors are encouraged to submit dates for future shows through March of 1985. Please include the city where the show will be held, official name of show, show dates and location, as well as the name, address and phone number of the show or bourse chairman. Send to: Kevin Foley, P. O. Box 589, Milwaukee, Wisconsin 53201.

DAYTON, OHIO — NOVEMBER 4 - 6, 1983

12th Semi-Annual Greater Dayton Coin Expo. Dayton Exposition and Convention Center, 5th and Main. Ron Crouch, 188 Lynnhaven Drive, Dayton, Ohio 45431. (513) 254-9589.

KEOKUK, IOWA — NOVEMBER 19 - 20, 1983

Keokuk Coin Club Fall Hobby Show. National Guard Armory. Steve Baum, P. O. Box 172, Keokuk, Iowa 52632.

ST. LOUIS, MISSOURI — NOVEMBER 18 - 20, 1983

World Coin Club of Missouri 1983 Annual Coin Show, Henry VIII Inn, Lindberg Boulevard, just North of Highway 70. WCCM, P. O. Box 12413, St. Louis, Missouri 63132.

DEARBORN, MICHIGAN — NOVEMBER 25 - 27, 1983

Michigan State Numismatic Society 28th Fall Coin Show and Convention, Hyatt Regency Hotel. MSNS, Box 2014, Livonia, Michigan 48154.

KANSAS CITY, MISSOURI — NOVEMBER 25 - 27, 1983

Heart of America Numismatic Association 25th Annual Midwest Coin Show, The Inn, Executive Park, 1601 North Universal Avenue. Ralph Hardman, 4809 Belinder Court, Shawnee Mission, Kansas 66205.

JOPLIN, MISSOURI — DECEMBER 3 - 4, 1983

Southwest Collectors Association Coin, Stamp, and Card Show. Ramada Inn, 3320 South Rangeline. Jack Craddock, Box 242, Carthage, Missouri 64836.

GRAND ISLAND, NEBRASKA — JANUARY 7 - 8, 1984

Grand Island Coin and Stamp Show. Midtown Holiday Inn. Jim Aksamit, P. O. Box 312, Crete, Nebraska 68333. (402) 826-3281

MILWAUKEE, WISCONSIN — FEBRUARY 3 - 5, 1984

South Shore Coin Club 21st Annual Coin Show, MECCA Convention Center, 4th and Kilbourn Streets. Bob Krueger, 3159 South 13th Street, Milwaukee, Wisconsin 53215. (414) 643-5775

COLUMBUS, OHIO — FEBRUARY 18 - 19, 1984

A & B Coin and Stamp Show. Veterans Memorial Auditorium, 300 West Broad Street. A & B Coin and Stamp, 854 South Hamilton Road, Columbus, Ohio 43213. (614) 861-4591

ST. LOUIS, MISSOURI — FEBRUARY 24 - 26, 1984

20th Annual Greater America Coin Fair, Marriott Airport Motor Inn. Bill Armstrong, Martin World Coin Company, 327 Northwest Plaza, St. Ann, Missouri 63074.

OSHKOSH, WISCONSIN — FEBRUARY 26, 1984

Numismatic Research Society 1st Annual Coin Show. Holiday Inn South, 500 South Koeller Road. Randy Miller, P. O. Box 254, Oshkosh, Wisconsin 54902.

PLYMOUTH, MICHIGAN — MARCH 9 - 11, 1984

Fifth Metropolitan Detroit Area Renaissance Coin Show. Plymouth Hilton Inn. Fred Oliver, P. O. Box 491, Garden City, Michigan 48135. (313) 729-2118

SALINA, KANSAS — APRIL 6 - 8, 1984

Kansas Numismatic Association 1st Annual Convention and Coin Show, Bicentennial Center, Kenwood Park. Maury Peters, Box 747, Lawrence, Kansas 66044.

GREEN BAY, WISCONSIN — APRIL 14 - 15, 1984

Numismatists of Wisconsin 24th Annual Convention and Coin Show, Brown County Arena, 1901 South Oneida Street. Tom Fruit, Route 4, Green Bay, Wisconsin 54303.

MILWAUKEE, WISCONSIN — APRIL 26 - 29, 1984

Central States Numismatic Society Convention and Coin Show, MECCA Convention Center, 4th and Kilbourn Streets. A. P. "Del" Bertschy, 3939 North Murray Avenue, Shorewood, Wisconsin 53211.

INDIANAPOLIS, INDIANA — JUNE 15 - 17, 1984

Indiana State Numismatic Association 26th Annual Convention, Indiana Convention Center, 100 South Capitol Avenue. Jerry Lebo, P. O. Box 44337, Indianapolis, Indiana 46204.

MILWAUKEE, WISCONSIN — JULY 13 - 15, 1984

MidAmerica Coin Show, MECCA Convention Center, 6th and Kilbourn Streets. Kevin Foley, P. O. Box 589, Milwaukee, Wisconsin 53201. (414) 282-2388

DETROIT, MICHIGAN — JULY 29 - AUGUST 4, 1984

93rd Anniversary Convention of the American Numismatic Association, Cobo Hall and Detroit Plaza Hotel. Florence Schook, P. O. Box 2014, Livonia, Michigan 48154.

MILWAUKEE, WISCONSIN — SEPTEMBER 28 - 30, 1984

Milwaukee Numismatic Society 50th Annual Fall Coin Show, MECCA Convention Center, 4th and Kilbourn Streets. A. P. "Del" Bertschy, 3939 North Murray Avenue, Shorewood, Wisconsin 53211.

FUTURE CSNS CONVENTIONS

1984 — April 26 - 29 ..... **Milwaukee, Wisconsin**
Chairman: A. P. "Del" Bertschy, 3939 N. Murray Ave., Shorewood, Wis. 53211

1985 — April 25 - 28 ..... **Minneapolis, Minnesota**
Chairman: Dick Grinolds, Box 18002, Minneapolis, Minnesota 55418

1986 — April 2 - 5 ..... **Kansas City, Missouri**
Chairman: Ralph Hardman, 4809 Belinder Ct., Shawnee Mission, Kansas 66205

1987 — May 7 - 10 ..... **St. Louis, Missouri**
Chairman: Ron Horstman, 6137 Victoria Ave., St. Louis, Missouri 63139

1988 — Dates to be announced ..... **Indianapolis, Indiana**

NOTE TO CLUB OFFICIALS: Interested in hosting a future CSNS Convention? It is not too early to begin thinking of the future! Submit your letter of invitation to the CSNS Secretary - Treasurer at your earliest convenience. Your request will receive the prompt attention of the Officers and Board of Governors.

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Numismatic Travels

by Kevin Foley

When the U. S. economy took a nose-dive in the late 1970's, one of the industries most severly affected was the airlines. As corporate profits shrunk due to the effects of the deepening downturn, businesses generally cut back on air travel.

In a few instances the situations of individual airlines reached the critical point and there have been takeovers and bankruptcies.

One of the first responses of the now largely deregulated domestic airlines was to embark on what at times appeared to be a nearly suicidal series of fare wars, as each airline fought to maintain its share of what was becoming a shrinking market.

Operating an airline is an expensive proposition indeed — the equipment is costly to purchase and maintain and large sales and marketing staffs are generally neeessary to ensure competitive success. Although the seats on an individual flight are potentially lucrative revenue generators, once a flight takes off, the empty seat becomes worthless.

One of the problems the airlines faee in marketing their product is that they are all offering essentially the same thing. One may serve somewhat nicer meals, another may make a special effort to have its flight attendants be more accommodating, still another may have seats an ineh or two wider than competitors. Whatever product a company markets, a key objective neeessary to achieve commercial sucеess is to build a degree of brand loyalty with eustomers. The airlines have tried to do this recently by giving free tiekets and other premiums to frequent travelers who patronize them on a repeated basis.

In some cases, you don't really have to be **that** frequent a traveler to accumulate enough credits for a free trip or other premium. For example, with Continental Airlines, after traveling only 7,000 miles you ean obtain a free weekend rental of a mid-size car. With Republic Airlines, only 12,000 miles is necessary to qualify for a free round-trip ticket and at 2,000 miles you earn a free upgrade to their "Business Coach" section.

Programs like this obviously give the frequent traveler an incentive to travel with a particular airline and give the airline a way of building customer loyalty.

What follows is a brief summary of some of the frequent traveler programs offered by airlines in our region. It is just that — a summary — and not a definitive explanation of eaeh. In some instances the airlines will offer additional inducements, such as double credits on seleeted routes, to build traffic in a particular market. The only way you can generally find out about these is to actually enroll and be on the mailing list for promotional announcements.

Which airline's frequent traveler program is best for you depends upon the specific rules of the particular program as well as your own travel patterns.

Continental Airlines
Travel Bank

Offers 22 separate award levels, beginning with a three-day weekend rental of a mid-size car at 7,000 miles. Lowest mileage level for a free rounrtrip ticket in the mainland U. S. or Mexico is 40,000 miles. Sometimes offers attraetive bonuses. For example, between August 1 and October 15

six one-way flights covering at least 4,500 miles earned a free round trip ticket anywhere in the continental U. S. This was in addition to the regular awards earned through mileage accumulation. To enroll or for additional information: Continental Travel Bank, P. O. Box 225109' Dallas, TX 75265, or call (800) 231-6654.

Delta Airlines
Delta Frequent Flyer

Based on segments rather than mileage. Delta defines a segment as "any non-stop or through scheduled Delta flight between two (2) Delta cities shown on the passenger ticket coupon." Various award levels are offered between 10 and 150 segments. At ten segments a free upgrade from coach to first class is available. At 20 segments the participant earns a 25 percent discount on a one-way or round-trip ticket. Forty segments is the lowest travel level available to earn a free round-trip ticket. For 150 segments the participant earns two free first class round-trip tickets between the U. S. and Frankfurt, Germany. Gives double segment credits for first class travel. To enroll or for additional information: Delta Airlines/Frequent Flyer, Atlanta International Airport, Atlanta, GA 30320, or call (800) 323-2323.

Eastern Airlines — Frequent Traveler Bonus Program

Lowest award level is 10,000 miles, which earns a free first class upgrade. 40,000 miles earns a free round trip coach ticket. 70,000 miles earns two free round trip coach tickets plus a free week's car rental with General Rent-A-Car. Flights of less than 1,000 miles earn 1,000 miles. To enroll: Eastern Airlines, P. O. Box 66934, Chicago, IL 60666.

Northwest Orient Free Flight Plan

Based on segments rather than mileage. A segment is a flight from one city to another having a value of at least $75. Fifteen segments car a free sound-trip anywhere in the 48 states, while 45 segments earn a free round-trip to Alaska or Hawaii. First class travel in the U. S. earns double segment credit. First class travel on Trans-Pacific or Trans-Atlantic routes earns triple segment credit. To enroll: Northwest Orient, Free Flight Plan Office, Minneapolis - St. Paul International Airport, St. Paul, MN 55111.

Ozark Airlines — Executive Travel Dividend Program

10,000 miles earns free one-way ticket on Ozark. 20,000 miles earns free round trip ticket. 110,000 miles earns two free round trip tickets to London. 300,000 miles earns two free first class round trip tickets to Hong Kong. To enroll: Ozark Airlines, P. O. Box 10278, Lambert Airport, St. Louis, MO 63145.

Republic Airlines Frequent Flyer Program

Awards begin at 2,000 miles with an upgrade from coach to business coach. Free round trip tickets earned each 12,000 miles. 25 percent bonus mileage awarded for travel in business coach. Flights of less than 500 miles earn 500 miles. To enroll: Republic Airlines, Frequent Flyer Program, 7500 Airline Drive, Minneapolis, MN 55450.

TWA — Frequent Flight Bonus Program

Awards begin at 10,000 miles with a first class upgrade. 50,000 miles earns a free round trip anywhere on TWA's domestic or international system plus a free first class upgrade for a companion, 1,000 miles awarded as enrollment bonus. To enroll: TWA's Frequent Flight Bonus Program, P. O. Box 767, New York, NY 10156.

United Airlines — Mileage Plus

Awards bonus mileage for enrolling other travelers. Awards begin at 10,000 miles with free first class upgrade. 50,000 miles earns free first class or coach round trip in U. S., Canada, or Mexico. 350,000 miles earns a free round trip air and sea cruise for two

to Singapore or Sidney, Australia. To enroll: United Mileage Plus, P. O. Box 7784, Burbank, CA 91510.

There you have it! By traveling frequently on a particular airline you have the opportunity to gain significant free travel awards. As mentioned previously, this is intended only as a summary of the major features of thc plans mentioned. Some of them have arrangements with hotel chains and car rental companies to earn bonus mileage for using their products, and some of the plans have literally dozens of award level combinations. The easiest way to get information about the plans or to enroll is to contact the local ticket office of each airline. They should be able to either give you more detailed information or have it sent to you.

— Kevin Foley

The CoinFidence Corner

by Bill Quarles

In many of my past features, I've emphasized how important it is for collectors to cultivate their own knowledge of the characteristics of genuine and counterfeit coins. This is especially true for the key date and highly sounght after coins which are so often the target of the counterfeiter's craft.

If you are a member of the American Numismatic Association, you are already aware that their monthly journal, **The Numismatist,** contains a counterfeit detection feature which outlines the characteristics of newly discovered altered and counterfeit coins.

These monthly features have now been reprinted in a single volume, making the information readily available in one place. The size is a convcnicnt 6 x 9 inches, making it vcry practical for thc book to be carried to coin shows or shops and used as an on-the-spot reference.

The new release, entitled **Counterfeit Detection, a reprint from Thc Numismatist,** costs only $7.50 postpaid, from American Numismatic Association Certification Service, 818 North Cascade, Colorado Springs, CO 80903.

It certainly belongs in every numismatic library and in terms of the information made available in relation to the price, it is a real bargain. Do yourself a favor and order a copy scon.

While this 160-page book certainly isn't intended as a complete encyclopedia of countcrfeit detection, it is well illustrated and full of information that will prove very helpful to you in avoiding altered or counterfeit material.

— Bill Quarles

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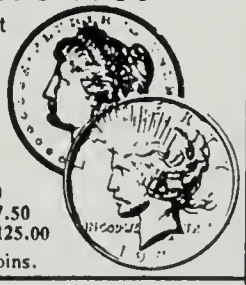

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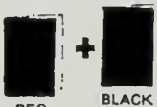

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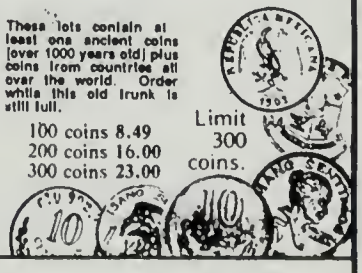

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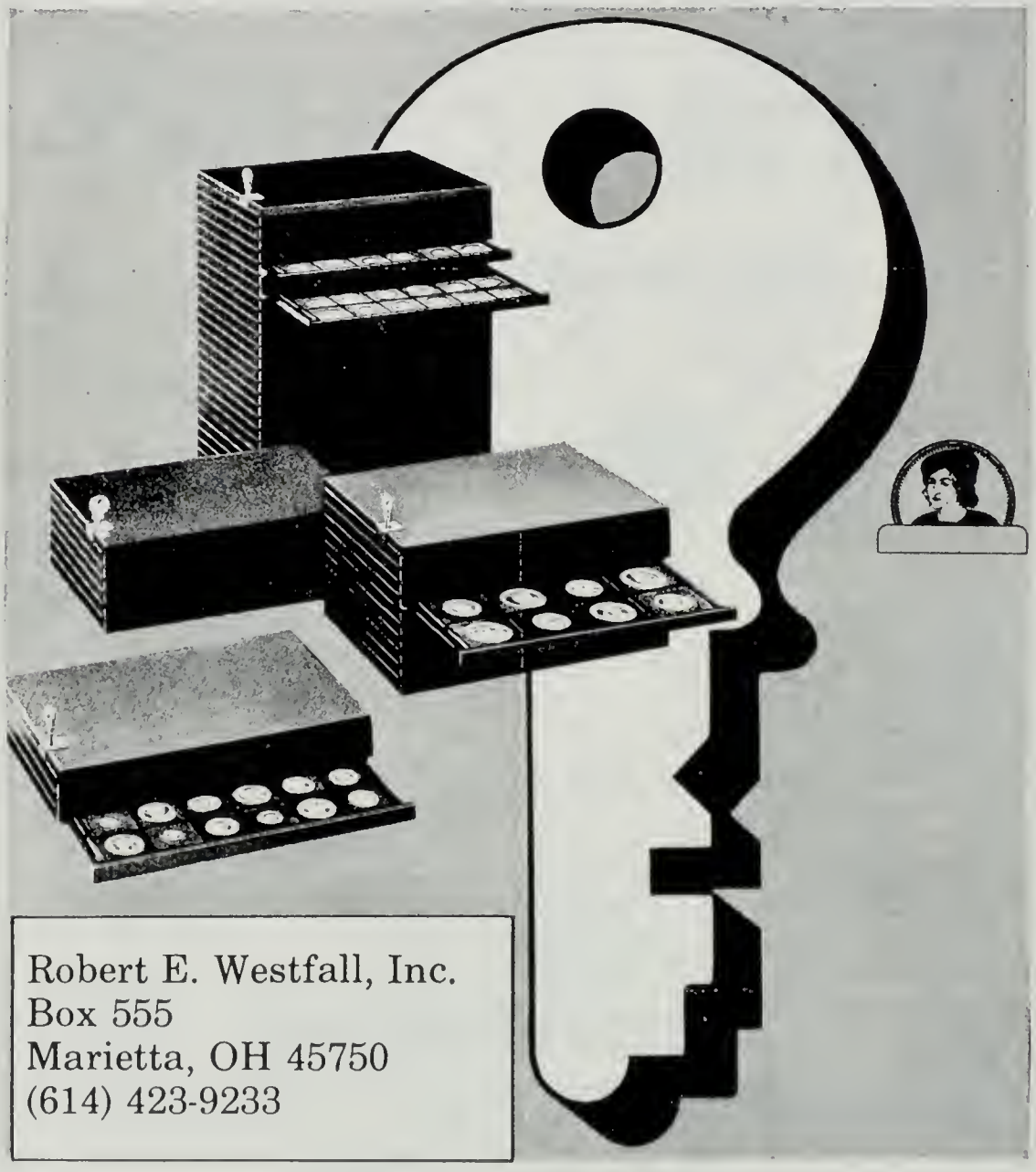

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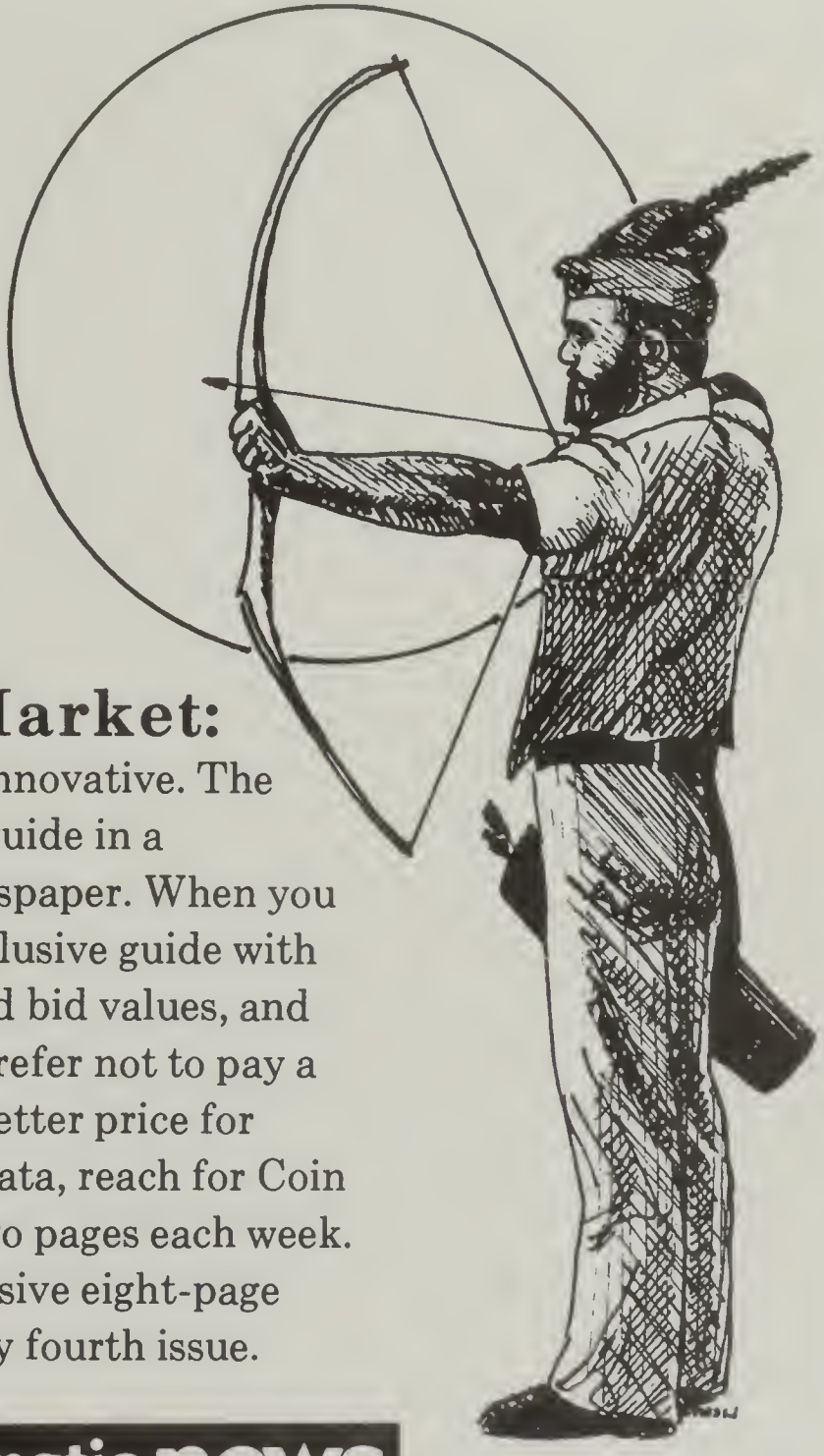

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